

## **REMARKS**

Claims 1-17 are pending in the present application. Claims 2, 7, and 10 have been amended to correct typographical mistakes.

### **Office Action of February 7, 2006**

Applicant has carefully reviewed and considered the Office Action of February 7, 2006, in which the Office Action rejected claims 1-3, 5-8, 10-12, and 17 under 35 U.S.C. 103(a) as being unpatentable over Johnson et al. (U.S. Pat. Application Publication No. 2005/0240451) in view of French et al. (U.S. Pat. Application Publication No. 2001/0037281), and claims 4, 9, and 13-16 under 35 U.S.C. 103(a) as being unpatentable over Johnson et al. and French et al. as applied to claims 1, 6, and 10 and further in view of Maury et al. (U.S. Pat. Application Publication No. 2002/0046064). Applicant respectfully traverses these rejections and requests reconsideration and further examination of this Application in view of the amendments and following remarks.

### **Rejection Under 35 U.S.C. 103(a)**

#### **Claim 1**

The Office Action indicated that Johnson et al. teaches a system for interactively evaluating a commercial insurance risk, including an interactive insurance server that receives insurance information comprising insurance class from an agent interface, receives underwriting information comprising at least one underwriting rule, stores the insurance information and the underwriting information, retrieves the underwriting rule, and processes the insurance information in accordance with the underwriting rules (page 4, [A]).

After reviewing the passages cited by the Examiner, the Applicant do not discern where the above elements are disclosed in Johnson et al. In [0034], Johnson et al. discloses a sales computing system with a data input module, a sales tool module, an insurance plan info database, a configuration engine module, and a proposal generator module. The data entered by a salesperson may include customer contact information and employee census data. In [0011], Johnson et al. discloses a

system that includes a transportable sales computing system with a customer data input module, a sales tool module, an insurance plan database, a configuration engine module, and a proposal generator module. In [0029], Johnson et al. discloses an insurance configuration and sales system that delivers configuration, pricing, quoting, proposal generation, financial analysis, and marketing functionality. In [0036], Johnson et al. discloses an insurance plan info database that includes descriptions of products, cost information, and plan requirement data. In [0037], Johnson et al. discloses a plan configuration engine module that uses customer's selections and the insurance plan information database to construct a set of insurance plans. Yet, nowhere in the cited passage, does Johnson et al. disclose an interactive insurance server that receives insurance information such as commercial insurance class, receiving underwriting information such as underwriting rules, stores the insurance information and underwriting information, retrieves the underwriting rules, and processes insurance information according to the underwriting rules.

In order to anticipate the present invention, a reference must disclose all elements of the rejected claims, MPEP §2131. In view that Johnson et al. does not disclose at least an interactive insurance server that receives insurance information such as commercial insurance class, receiving underwriting information such as underwriting rules, stores the insurance information and underwriting information, retrieves the underwriting rules, and processes insurance information according to the underwriting rules, Applicant submits that claim 1 is patentable over Johnson et al. and allowance thereof is respectfully solicited.

### Claim 2

Claim 2 depends from claim 1 and further adds the element of the interactive insurance server calculating a premium quotation for at least one insurance carrier selected from two or more insurance carriers.

The Office Action stated that Johnson et al. fails to teach data exchange with two or more insurance companies, however, French et al. teaches receiving data related to the underwriting of an insurance policy from a plurality of insurance carriers (page 6, [B] and [i]).

Though French et al. may disclose receiving data related to the underwriting of an insurance policy from a plurality of insurance carriers, Applicant submits that Johnson et al. and French et al., either individually or in combination, fails to teach all elements of claim 1, specifically, an interactive insurance server that receives insurance information such as commercial insurance class, receiving underwriting information such as underwriting rules, stores the insurance information and underwriting information, retrieves the underwriting rules, and processes insurance information according to the underwriting rules.

In view that claim 2 depends from claim 1 and Johnson et al. and French et al. do not disclose, either individually or in combination, all the elements of claim 1, Applicant respectfully submit that claim 2 is patentable over Johnson et al. and French et al. for at least reasons stated above with respect to the patentability of claim 1.

#### Claim 3

Claim 3 depends from amended claim 1. Applicant submits that claim 3 is patentable over Johnson et al. for at least reasons stated above with respect to the patentability of claim 1. Therefore, Applicant respectfully requests that the rejection be withdrawn and claim 3 be allowed.

#### Claim 4

Claim 4 depends from claim 1 and further adds the element of the interactive insurance server receiving an acceptance of a quotation and issuing an insurance policy base on the quotation.

The Office Action stated that Johnson et al. and French et al. fail to teach issuing a policy online, however, Maury et al. teaches an insurance server receiving an acceptance of a quotation and issuing an insurance policy base on the quotation (page 13, [A] and [i]).

Though Maury et al. may disclose an insurance server receiving an acceptance of a quotation and issuing an insurance policy base on the quotation, Applicant submits that Johnson et al., French et al., and Maury et al., either individually or combination, fails to teach all elements of claim 1, specifically, an interactive insurance

server that receives insurance information such as commercial insurance class, receiving underwriting information such as underwriting rules, stores the insurance information and underwriting information, retrieves the underwriting rules, and processes insurance information according to the underwriting rules.

In view that claim 4 depends from claim 1 and Johnson et al. and French et al., and Maury et al. do not disclose, either individually or in combination, all the elements of claim 1, Applicant respectfully submits that claim 4 is patentable over Johnson et al., French et al., and Maury et al. for at least reasons stated above for claim 1.

#### Claim 5

The Office Action stated that Johnson et al. discloses in [0026], [0036], and [0037] a system wherein, in response to a determination that a premium quotation may not be issued, the insurance server forwards the risk to a carrier interface for consideration by an underwriter (page 6, [D]).

After reviewing the cited paragraphs, Applicant does not discern where the above element is disclosed. In [0026], Johnson et al. discloses a distributed computing system for providing configuration and sales information for the development of insurance plans. The system enables a salesperson to visit customer with a portable computer and collect customer data and the customer data is provided to underwriters. However, it is not disclosed in [0026], a system that in response to a determination that a premium quotation may not be issued, forwards the risk to underwriters. Other passages have been described above in reference to claim 1. Nowhere in these passages is disclosed a system that forwards a risk to a carrier interface for consideration by an underwriter when it is determined that a quotation cannot be issued.

In order to anticipate the present invention, a reference must disclose all elements of the rejected claims, MPEP §2131. In view that Johnson et al. does not disclose a system wherein, in response to a determination that a premium quotation may not be issued, the insurance server forwards the risk to a carrier interface for consideration by an underwriter, Applicant submits that claim 5 is patentable over Johnson et al. and allowance thereof is respectfully solicited.

### Claim 6

The Office Action indicated that Johnson et al. teaches a system for interactively evaluating a commercial insurance risk, including an agent interface, a database comprising underwriting information comprising at least one underwriting rule for an insurance carrier, and an interactive insurance server connected to the agent interface and the database, wherein the server receives insurance information comprising insurance class from the agent interface, stores the insurance information, retrieves the underwriting rule, and processes the insurance information in accordance with the underwriting rules (page 7, [E]). The Office Action further indicated that Johnson et al. fails to teach a system interfacing to multiple or a plurality of insurance carriers (page 8, [i]). However, the Office Action stated that French et al. teaches receiving information from a plurality of insurance carriers and it would have been obvious to combine teachings of Johnson et al. and French et al. (page 8, [i] and [ii]).

After reviewing the passages cited by the Examiner, the Applicant submits that Johnson et al. and French et al. do not disclose, either individually or in combination, a database comprising underwriting information such as underwriting rules for two or more insurance carriers, and an interactive insurance server that receives insurance information such as commercial insurance class from an agent interface, stores the insurance information, retrieves the underwriting rules, and processes insurance information according to the underwriting rules.

In order to anticipate the present invention, a reference must disclose all elements of the rejected claims, MPEP §2131. In view that Johnson et al. and French et al. do not disclose at least a database comprising underwriting information such as underwriting rules for two or more insurance carriers, and an interactive insurance server that receives insurance information such as commercial insurance class from an agent interface, stores the insurance information, retrieves the underwriting rules, and processes insurance information according to the underwriting rules. Applicant submits that claim 1 is patentable over Johnson et al. and French et al. and allowance thereof is respectfully solicited.

### Claims 7-9

Claims 7-9 depend from amended claim 6. Applicant submits that claims 7-9 are patentable over Johnson et al. and French et al. for at least reasons stated above with respect to the patentability of claim 6. Therefore, Applicant respectfully requests that the rejection be withdrawn and claims 7-9 be allowed.

### Claim 10

The Office Action indicated that Johnson et al. teaches a method for interactively evaluating a commercial insurance risk in an interactive insurance system that comprises an agent interface, a carrier interface and an interactive insurance server. The Office Action indicated that Johnson et al. teaches the method that comprises receiving at an insurance carrier underwriting information comprising at least one underwriting rule, receiving at the insurance carrier insurance information comprising insurance class from the agent interface from the agent interface, storing the insurance information and underwriting information in a database, retrieving at least one underwriting rule, and processing the insurance information in accordance with the underwriting rules (page 10, [H]). The Office Action further indicated that Johnson et al. fails to teach a system interfacing to multiple or a plurality of insurance carriers (page 11, [i]). However, the Office Action stated that French et al. teaches receiving information from a plurality of insurance carriers and it would have been obvious to combine teachings of Johnson et al. and French et al. (page 11, [ii] and [iii]).

As discussed above for claim 4, Johnson et al., French et al., and Maury et al., either individually or combination, fails to teach all elements of claim 10, specifically, receiving insurance information such as commercial insurance class, receiving underwriting information such as underwriting rules, storing the insurance information, retrieving the underwriting rules, and processes insurance information according to the underwriting rules.

In order to anticipate the present invention, a reference must disclose all elements of the rejected claims, MPEP §2131. In view that Johnson et al. and French et al., and Maury et al. do not disclose, either individually or in combination, all the elements of claim 10 and cannot render claim 10 unpatentable, Applicant respectfully

submits that claim 10 is patentable over Johnson et al., French et al., and Maury et al. and allowance thereof is respectfully solicited.

#### Claims 11-16

Claims 11-16 depend from amended claim 10. Applicant submits that claims 11-9 are patentable over Johnson et al., French et al., and Maury et al. for at least reasons stated above with respect to the patentability of claim 10. Therefore, Applicant respectfully requests that the rejection be withdrawn and claims 11-16 be allowed.

#### Claim 17

The Office Action stated that Johnson et al. discloses in [0026], [0036], and [0037] a system wherein, in response to a determination that a premium quotation may not be issued, the insurance server forwards the risk to a carrier interface for consideration by an underwriter (page 12, [K]). The Office Action further stated that Johnson et al. teaches a server computer maintained to provide customer information to non-sales personnel such as underwriting, and the Examiner interpreted the above as "indicative of Johnson's intention to enable an agent, upon determination that a customer's data prohibits the customer meeting the requirements for the plan in the database, to forward the customer data to a company underwriter" (page 13, 1<sup>st</sup> paragraph).

After reviewing the cited paragraphs, Applicant does not discern where in the cited passage it is disclosed a system that in response to a determination that a premium quotation may not be issued, forwards the risk to underwriters. Applicant respectfully submits that the Office Action did not interpret the paragraph [0026], but instead, the Office Action drew a conclusion without any support from Johnson et al. In the cited passage, there is no mention of a decision making process, such as determination that a premium quotation cannot be issued, or causal action, such as in response to an inability to issue a quotation then the insurance information is forwarded to underwriters. The Office Action simply drew a conclusion based on the present invention as a template, which is improper.

In order to anticipate the present invention, a reference must disclose all elements of the rejected claims, MPEP §2131. In view that Johnson et al. does not disclose a system wherein, in response to a determination that a premium quotation may not be issued, the insurance server forwards the risk to a carrier interface for consideration by an underwriter, Applicant submits that claim 17 is patentable over Johnson et al. and allowance thereof is respectfully solicited.


### **Conclusion**

In view of the foregoing amendment and remarks, Applicant respectfully requests that the claims 1-17 be allowed. If necessary, the Examiner is invited to telephone Applicant's attorney (404-815-3383) to facilitate prosecution of this application.

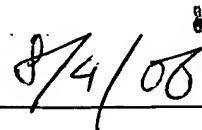
No additional fees are believed due. However, the Commissioner is hereby authorized to charge any additional fees that may be required, including any necessary extensions of time, which are hereby requested to Deposit Account No. 03-0683.

Respectfully submitted,  
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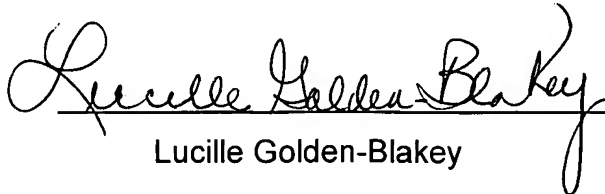
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Lucille Golden-Blakey